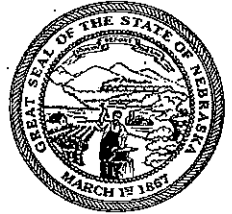


STATE OF NEBRASKA

DEPARTMENT OF INSURANCE

L. Tim Wagner
Director



Dave Heineman
Governor

August 31, 2007
CB-114

BULLETIN

SUBJECT: PRODUCER TRAINING – POLICIES ISSUED UNDER QUALIFIED STATE LONG-TERM CARE INSURANCE PARTNERSHIP (“QUALIFIED PARTNERSHIP”)

Please direct this bulletin to all applicable producers

The Deficit Reduction Act of 2005, Pub. L. 109-171 (“DRA”) allows for the expansion of Qualified Long-Term Care Insurance Partnerships. The DRA and the State Medicaid Director’s Letter (SMDL #06-019) dated July 27, 2006, issued by Centers for Medicare & Medicaid Services, require the Director of Insurance to provide assurance that any producer who sells, solicits or negotiates “a policy under a Partnership receives training and demonstrates an understanding of Partnership policies and their relationship to public and private coverage to long-term care.”

Accordingly, an individual may not sell, solicit or negotiate long-term care insurance unless the individual is authorized as an insurance producer for health or sickness and accident insurance and has completed a one-time training course by or before August 1, 2008 and ongoing training every 24 months thereafter. Thus, prior to such date, an insurance producer selling Partnership policies will be considered to have satisfied these requirements.

Insurers providing long-term care insurance shall obtain verification that the producer receives such training, maintain records subject to the state’s record retention requirements and make that verification available to the Director of Insurance upon request. The one time training course shall be no less than eight hours and the ongoing training shall be no less than four hours during each twenty-four month period. Training shall cover the following topics: long-term care insurance, long-term care services, Qualified Partnerships, and the relationship between Qualified Partnerships and other public and private coverage of long-term care.

The satisfaction of these training requirements in any state shall be deemed to satisfy the training requirements in Nebraska. These training requirements may be approved as continuing education courses.

L. Tim Wagner
Director